

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Charles W Hummer, Jr
Patricia A Hummer
Debtors

Case No. 13-00276-JJT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-4

User: TWilson
Form ID: 3180W

Page 1 of 2
Total Noticed: 21

Date Rcvd: May 16, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 18, 2018.

db/jdb
4315869 +Charles W Hummer, Jr, Patricia A Hummer, 15 Lone Hickory Ln, Danville, PA 17821-6462
+American InfoSource LP as agent for, DIRECTV, LLC, Mail Station N387, 2230 E Imperial Hwy,
El Segundo, CA 90245-3504
4248080 +Bloomsburg Hospital, 549 E Fair St, Bloomsburg, Pennsylvania 17815-1498
4248083 +Cty Tax Cl, 399 S Fifth St, Sunbury, Pennsylvania 17801-3201
4248087 +KML Law Group PC, 701 Market St Ste 5000, BNY Mellon Independence Cntr,
Philadelphia, PA 19106-1541
4248088 MT Bank, M&T Plaza, Buffalo, NY 14203

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4269477 EDI: AIS.COM May 16 2018 23:03:00 American InfoSource LP as agent for,
Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
4248079 +EDI: TSYS2.COM May 16 2018 23:03:00 Barclays Bank of Del, PO BOX 8803,
WILMINGTON, Delaware 19899-8803
4248081 +EDI: CHASE.COM May 16 2018 23:03:00 Chase a, Box 15298, WILMINGTON, Delaware 19850-5298
4248082 +E-mail/Text: abovay@creditmanagementcompany.com May 16 2018 19:01:26
Conemaugh Memorial Med Ctr Op, c/o Credit Management Co, 2121 Noblestown Rd,
Pittsburgh, PA 15205-3956
4248084 E-mail/Text: bankruptcy@fult.com May 16 2018 19:01:36 FNB Bank, 354 Mill St,
Danville, Pennsylvania 17821
4294141 +E-mail/Text: bankruptcy@fult.com May 16 2018 19:01:36 FNB Bank, PO Box 241,
Hummels Wharf, PA 17831-0241
4248085 +EDI: RMSC.COM May 16 2018 23:04:00 GECRB/Amazon, PO Box 965005,
Orlando, Florida 32896-5005
4248086 +EDI: RMSC.COM May 16 2018 23:04:00 GECRB/Sams Club DC, PO Box 965005,
Orlando, Florida 32896-5005
4263648 E-mail/Text: camanagement@mtb.com May 16 2018 19:01:12 M & T BANK, 1100 WEHRLE DRIVE,
WILLIAMSVILLE, NY 14221
4347382 E-mail/Text: camanagement@mtb.com May 16 2018 19:01:12 M&T Mortgage Corporation,
One Fountain Plaza, 7th floor - payment processing, Buffalo, BY 14203-1495
4316865 +EDI: OPHSUBSID.COM May 16 2018 23:04:00 OAK HARBOR CAPITAL VII, LLC,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
4310975 EDI: PRA.COM May 16 2018 23:03:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
4266247 EDI: Q3G.COM May 16 2018 23:04:00 Quantum3 Group LLC as agent for, Comenity Bank,
PO Box 788, Kirkland, WA 98083-0788
4248089 +E-mail/Text: bankruptcy@remitcorp.com May 16 2018 19:01:19 Remit Corp, 36 W MAIN ST,
BLOOMSBURG, Pennsylvania 17815-1703
4248090 +EDI: WFFC.COM May 16 2018 23:03:00 Wells Fargo Credit Card, 18700 NW WALKER RD,
BEAVERTON, Oregon 97006-2950

TOTAL: 15

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 18, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 16, 2018 at the address(es) listed below:

Charles J DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com
Joshua I Goldman on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Robert Spielman on behalf of Debtor 2 Patricia A Hummer bobspielman@yahoo.com,
rssecty@yahoo.com
Robert Spielman on behalf of Debtor 1 Charles W Hummer, Jr bobspielman@yahoo.com,
rssecty@yahoo.com
Thomas I Puleo on behalf of Creditor M&T BANK tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1 **Charles W Hummer Jr**
First Name Middle Name Last Name
Debtor 2 **Patricia A Hummer**
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **Middle District of Pennsylvania**
Case number: **4:13-bk-00276-JJT**

Social Security number or ITIN **xxx-xx-2241**
EIN --
Social Security number or ITIN **xxx-xx-9045**
EIN --

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Charles W Hummer Jr

Patricia A Hummer

By the
court:

May 16, 2018

Honorable John J. Thomas
United States Bankruptcy Judge

By: TWilson, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.